North Dakota Public Employees Retirement System 400 Fast Broadway, Suite 505 • Box 1657

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MEMORANDUM

2003-7

DATE: September 24, 2003

TO: Payroll/Personnel Officers

FROM: Cheryle Masset, Benefit Programs Administrator

SUBJECT: NDPERS Annual Enrollment Season

It's that time again . . . NDPERS Annual Enrollment Season. This year I thought it would be helpful for you if I review the filing procedures and deadline date for each program.

The Annual Enrollment booklets are being mailed to the employee's home mailing address the week of September 22, 2003. The information and enrollment forms are available on the NDPERS website at www.discovernd.com/ndpers. Please use the enrollment forms from the NDPERS website. Outdated forms will not be accepted.

Reminder – it is the responsibility of the Authorized Agent to review all enrollment forms for proper completion. Incomplete or improperly completed forms will be returned which will result in a delay in processing. All forms must be signed and dated by the member no earlier than October 1st and no later than November 17th, 2003. Members MUST file enrollment forms to their payroll office by 5:00 p.m. on Monday, November 17, 2003 (no exceptions).

NDPERS will only accept "original" enrollment forms - NO FACSIMILES.

HEALTH INSURANCE:

Only employees of the State of North Dakota, the University System, and *participating* Political Sub-divisions are eligible to participate in this plan.

NDPERS has moved the annual enrollment for health insurance from May to coincide with our annual enrollment season. However, the "EPO enrollment" will continue to be in the month of May.

Form required: NDPERS Group Health Application

Mail form to: NDPERS daily/weekly

Filing deadline: Monday, November 17th at 5:00 p.m.

LIFE INSURANCE:

Only employees of the State of North Dakota, the University System, and *participating* Political Sub-divisions are eligible to participate in this plan.

Any and all additional coverage being requested must be accompanied by an Evidence of Insurability. If the member is applying for additional coverage on their spouse or dependent child(ren) each individual must complete an Evidence of Insurability.

Forms required: Life Insurance Enrollment/Change form (SFN 53803) and

the Evidence of Insurability form

Mail form to: NDPERS daily/weekly

Filing deadline: Monday, November 17th at 5:00 p.m.

DENTAL INSURANCE:

Only employees of the State of North Dakota and the University System are eligible to participate in this plan.

The dental premiums will increase effective January 1, 2004 as follows:

	<u>Active</u>	<u>COBRA</u>
Individual Only	\$29.64	\$30.23
Individual & Spouse	\$57.09	\$58.23
Individual & Child(ren)	\$66.45	\$67.78
Family (employee, spouse, child(ren))	\$93.90	\$95.78

Form required: Dental Insurance Enrollment/Change form

FAX form to: Paul Wilkins, ReliaStar at 612-372-5791 daily/weekly

Filing deadline: Monday, November 17th at 5:00 p.m.

VISION INSURANCE:

Only employees of the State of North Dakota and the University System are eligible to participate in this plan.

There will be no change in the premiums for 2004.

Form required: Vision Insurance Enrollment/Change form FAX form to: Ameritas at 402-466-0003 daily/weekly Filing deadline: Monday, November 17th at 5:00 p.m.

LONG-TERM CARE INSURANCE:

Only employees of the State of North Dakota and the University System are eligible to participate in this plan.

Form required: UNUM Long-Term Care – Benefit Election Form Mail form to: UNUM Provident address on Benefit Election Form

Filing deadline: NONE – may enroll at anytime

FLEXCOMP PLAN:

Only employees of the State of North Dakota and *participating* District Health Units are eligible to participate in the plan. University System employees are not eligible to participate in the NDPERS FlexComp program.

OVER-THE-COUNTER DRUGS ARE NOW REIMBURSABLE ITEMS FROM AN EMPLOYEE'S MEDICAL SPENDING ACCOUNT

Please inform your employees that for more information, they may visit our website at discovernd.com/ndpers to view or print NDPERS Medical Spending Reimbursement Guide for Over-The-Counter Drugs.

Effective with the 2004 Plan Year, PeopleSoft Flexible Spending Account Administration will replace the software currently being used to administer the FlexComp Plan. This will result in several administrative changes that will affect you and the participants. Please refer to the Payroll Memorandums that were emailed to you or you may view them on our website under Annual Enrollment Season for specific instructions and key deadline dates.

Form required: Annual FlexComp Enrollment 2004 Plan Year

Mail form to: NDPERS daily/weekly as received and/or processed

outlined in Payroll Memorandum - FlexComp 2004 Plan

Year.

Filing deadline: Refer to Payroll Memorandum -FlexComp Calendar which

outlines key deadline dates.

LATE FILING PROCEDURE:

This year NDPERS is allowing Authorized Agents a filing "grace period" until Friday, November 21st at 5:00 p.m to forward all enrollment materials to the appropriate carrier/NDPERS. In the event you attempt to file enrollment forms later than Friday, November 21st NDPERS has established the following procedure to address late enrollment processing issues for the Health, Life, Dental and Vision plans ONLY. FlexComp is covered in the separate memo.

- 1. NDPERS needs to be advised by the appointing authority that:
 - a. They have reviewed the situation and determined that the enrollment form was filed with their department within the enrollment period and in a manner that meets the requirement for participation.
 - b. They have identified the problem that occurred and put into place procedures to insure that it will not occur in the future. (A description of what happened should be provided in sufficient detail so NDPERS can determine that an administrative error occurred that warrants allowing processing. In addition to describing what happened, a description of the administrative remedy should also be supplied.)
- 2. The appointing authority shall file the above information with the Executive Director of NDPERS.
- Upon review by the NDPERS Director, the enrollment form will be approved/disapproved. NDPERS will notify the appointing authority and NDPERS designated authorized agent of its decision. If approved the enrollment form will be processed.

I hope this information assists you and makes your job a little easier. If you have any questions, be sure to contact the NDPERS office for assistance. Thank you.